OLR Bill Analysis sHB 6546

AN ACT CONCERNING COPAYMENTS FOR PHYSICAL THERAPY SERVICES.

SUMMARY:

This bill prohibits certain health insurance policies from imposing a copayment that is greater than \$25 for one week of physical therapy services performed by a state-licensed physical therapist.

The bill applies to individual and group policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including coverage under an HMO plan. Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2014

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute Yea 18 Nay 0 (03/14/2013)